

Getting an Education

Consider working a temporary or part-time job while you attend classes. Educational attainment gives you security against unemployment.



Learn How Education Pays

When it comes to employment, most people want to be employed and earn good wages. One of the best ways to accomplish this goal is to finish high school and pursue post-secondary education. Post-secondary education includes any education received after high school, such as associate degrees, technical training and bachelors' degrees.

The more education a person has, the more likely it is that he or she will have job stability and higher earnings. The Bureau of Labor Statistics has published data for years that shows how getting a high school diploma and going on to college contributes to success in the

workforce as measured by earnings and employment (shown in the graph below).

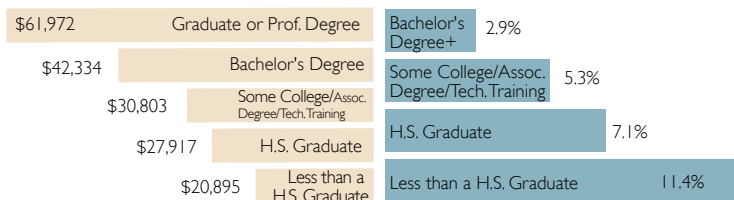
Utahns who earn less than a high school diploma earn about \$10.20 per hour, while those who graduate from high school earn about \$12.85 per hour. The median hourly earnings for those who went on to get some college, an associate degree or technical training in 2010 was \$14.75 per hour, which jumped to \$19.80 for those who attained a bachelor's degree. Utahns with graduate and professional degrees earned a median of almost \$30.00 per hour.

The data shows that those with post-secondary education are more likely

to be employed. For example, those with a bachelor's degree or higher had a 4.3 percent unemployment rate while 15 percent of those in the group with less than a high school diploma were looking for work. As the graph shows, the unemployment rate steadily decreases as the level of education increases.

If you want job security and high pay, plan your education and career carefully. If you are currently working, it is likely there are opportunities for you to move up your career ladder by gaining additional training or education. Explore your options to keep your career on track.

2012 Utah Median Earnings of Population 25+ **2012 Utah Unemployment Rates of Population 25–64**



Source: U.S. Census Bureau 2012 American Community Survey

- To find training and education information, check out DWS' training information at jobs.utah.gov/services/training.html.
- Find information about schools in Utah and other states at utahfutures.org.



Choose a Postsecondary School

There are a number of topics to consider when selecting the college that best fits individual academic and career goals. Have conversations with family, friends and trusted advisors. You may consult with your current employer to see if your company has a tuition reimbursement program. Visit campuses. Do not choose a college because friends are going there or you heard about it on television. Select the school that best helps you acquire the knowledge and skills you need to achieve your career goals. Consider the following questions on your own.

What type of college best suits my end goals?

From one-year certificates to four-year degrees, from private to public institutions, the options are endless. Consider working toward your long-term education and career goals by creating short-term goals. For example, find out about stackable credentials where education and work experience can be obtained in steps that build toward your long-term goals.

What size campus and student population is comfortable for me?

College numbers can affect your college experience. Depending on size, colleges and universities may have more or less extracurricular options, majors offered, personal attention, and school facilities and resources. Keep your individual goals in mind to help you decide which school will best help you achieve those goals. Take a look at your individual goals and then do the math.

Where do I see myself?

Will you study best in a familiar campus close to home or a totally new place? An urban city or a small community? It is important to feel comfortable at the school you choose. You may also have to consider whether schools offer non-traditional tracts for the program you are interested in to accommodate your schedule. For example, do they offer the flexibility of online or night classes?

What do I want to study?

Do you already know what you want to study? If yes, research that academic department at various institutions,

and network with professionals in that given career field. If you are undecided, an academically balanced college is a great place to explore different majors and programs while finding your focus.

How much is this going to cost?

While prices vary from college to college, make sure you explore financial aid possibilities, from grants and scholarships to work-study to loans or reimbursement from your current employer. You can search online to find college comparisons and get the best education for the best value. Take care to avoid scams or paying too much for a degree or certificate, and understand how much you are taking on in student loans.

What are the requirements to get in?

The earlier you look at various college admission requirements, the better. Many colleges have admissions application deadlines that are six or eight months before school starts while others have rolling admissions that accept students year round. Some colleges are flexible and accept the majority of applicants while others require a minimum GPA or SAT score. If you are seeking a master's degree or higher, the program may require minimum scores on graduate-level standardized tests such as the GRE or GMAT. You can find admissions requirements for post-secondary institutions in Utah and across the U.S. at utahfutures.org.

Where do I see myself after college?

Once you begin higher education, it's important that you finish. Take a look at the retention and graduation rates of colleges. Again, from one-year certificates to four-year degrees, college equals opportunity. Don't let anything stand in the way of reaching your education and training goals.

Explore information about Utah colleges, training providers and other U.S. colleges at utahfutures.org.

Adapted from a publication of the U.S. Department of Education.



Find Utah Public Colleges and Universities

Universities offer a wide variety of coursework and degree programs, including some at a graduate level. Academic facilities such as libraries, laboratories and computer labs are numerous and well-equipped. Visit the web sites to learn what programs and degrees each institution offers.

- University of Utah — utah.edu
- Utah State University — usu.edu
- Utah State University–Eastern — eastern.usu.edu
- Weber State University — weber.edu
- Southern Utah University — suu.edu
- Snow College — snow.edu
- Dixie State College — dixie.edu
- Utah Valley University — uvu.edu
- Salt Lake Community College — slcc.edu
- Utah College of Applied Technology — ucat.edu

Learn About Financial Aid

According to the old adage, there are two ways to get ahead in life: working hard and working smart. This applies to searching for financial aid. Financial aid is money you receive from a variety of sources to help cover the cost of education. Applying early and often for scholarship and financial aid opportunities is key, but being strategic about your time and resources is just as important. Studies have shown that over 90 percent of financial aid is made available through the institution students attend, so talk to the college financial aid office.

Some of the basic types of financial aid resources include the following:

Grants are need-based aid that do not have to be repaid. Utah also has grant programs that may be available to those who complete their financial aid file by a school's priority funding schedule.

Scholarships, like grants, do not have to be repaid. Generally scholarships are reserved for students with special qualifications. Institutional scholarships can be based on financial need, academic ability or outstanding

talent. Many scholarships are offered through public and private colleges, and thousands of private scholarships are available from other sources, such as utahfutures.org. Visit higheredutah.org/scholarship_info for more information.

Loans must be repaid with interest and include student loans, parent loans and private loans. Federal loans include Federal Perkins Loans, Federal Stafford (Subsidized and Unsubsidized) Loans and Federal Parent Loans for Undergraduate Students (PLUS). The Terrel H. Bell Teaching Incentive Loan Program (TIL) has a non-repayment feature for recipients who teach in Utah K–12 schools.

Work-study provides students with employment opportunities on and off campus, normally based on a student's financial need. Generally, there are two forms of work-study programs at the federal and state level. Federal work-study allows students to work on or off campus and is based on financial need.

Benefits for special groups include financial assistance programs for a person's ability, disability or community or military service. College counselors are aware of most of these programs and can help you find information.

Tuition reimbursement is provided by some employers to employees who want to pursue more education and training. You'll likely have to make sure your degree or field of study relates to your current job or other jobs in the company. Contact your human resources department to find out if your company offers this type of program.

Applying for financial aid starts with creating a budget, preparing copies of your income taxes, filling out and submitting the Free Application for Federal Student Aid (FAFSA) and getting an electronic PIN number from the Federal Department of Education.



Federal Aid Student Eligibility

Eligibility for most federal student aid is based on several factors, including financial need.

To meet the most basic eligibility requirements to receive federal student aid, you must:

- Be a U.S. citizen or an eligible noncitizen
- Have a valid social security number
- Register with the Selective Service if you're a male between the ages of 18 and 25
- Maintain satisfactory academic progress
- Have a high school diploma or General Educational Development (GED) certificate
- Pass an approved ability-to-benefit test (if you don't have a diploma or GED certificate, a school can administer a test to determine whether you can benefit from the education offered at that school)
- Complete six credit hours or equivalent course work toward a degree or certificate
- Meet other federally approved standards
- Complete a high school education in a home-school setting approved under state law

Web resources:

- studentaid.ed.gov
- utahfutures.org
- blog.uheaa.org
- fb.com/uheaa
- twitter.com/uheaa
- uheaa.org
- fafsa.ed.gov
- college.ed.gov
- finaid.org
- uasfaa.org

